

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Raquel Santos  
DebtorCase No. 12-17274-KSJ  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: karla  
Form ID: DocondclPage 1 of 3  
Total Noticed: 34

Date Rcvd: Apr 03, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2013.

db +Raquel Santos, 3201 Pigeon Cove St, Deltona, FL 32738-2188  
 22891890 +AES/Chase Bank, PO Box 523, Madison, MS 39130-0523  
 22891891 +AES/PNC Bank, PO Box 2461, Harrisburg, PA 17105-2461  
 22891892 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461  
 22891894 +Aracelis Santos, 739 N 10th Street, Allentown, PA 18102-1402  
 22891896 Best Buy / HSBC, PO Box 5222, Carol Stream, IL 60197-5222  
 22891897 +CE Bunnell and Assoc, PO Box 144333, Orlando, FL 32814-4333  
 22891898 +Central Credit Audit, 100 N 3rd St, Sunbury, PA 17801-2367  
 22891899 Childrens Place/Citicorp Cred Serv, PO Box 183015, Columbus, OH 43218-3015  
 22891900 +Credit First / Firestone, PO Box 81344, Cleveland, OH 44181-0344  
 22891901 Discover Financial Services, PO Box 30420, Salt Lake City, UT 84130-0420  
 22891902 Encore Receivable Mgmt, PO Box 3330, Olathe, KS 66063-3330  
 22891887 Florida Department of Revenue, Bankruptcy Unit, Post Office Box 6668, Tallahassee FL 32314-6668  
 22891903 Florida Hosp Fish Memorial, PO Box 864393, Orlando, FL 32886-4393  
 22891904 GECRB / TJM Rewards, PO Box 530948, Atlanta, GA 30353-0948  
 22891907 +Home Depot / Citibank USA, PO Box 182676, Columbus, OH 43218-2676  
 22891909 Macy's / DSNB, PO Box 183083, Columbus, OH 43218-3083  
 22891910 Merchants & Medical, Credit Corp, 6324 Taylor Drive, Flint, MI 48507-4685  
 22891912 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 22891914 Sacred Heart Hospital, c/o Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
 22891915 St Lukes ER Phys Specialists, PO Box 5386, Bethlehem, PA 18015-0386  
 22891918 WFNNB / Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22891889 E-mail/Text: bankruptcynotice@lfbusa.com Apr 04 2013 00:24:52 1st Financial Bank USA,  
     PO Box 1200, North Sioux City, SD 57049-1200  
 22891893 E-mail/Text: ebnbankruptcy@ahm.honda.com Apr 04 2013 00:21:22 American Honda Finance,  
     1235 Old Alpharetta Rd, Alpharetta, GA 30005  
 22891895 E-mail/Text: banko@berkscredit.com Apr 04 2013 00:23:27 Berks Credit & Collection,  
     PO Box 329, Temple, PA 19560-0329  
 22891905 E-mail/PDF: gecsed@recoverycorp.com Apr 04 2013 00:34:18 GEMB / Care Credit, PO Box 960061,  
     Orlando, FL 32896-0061  
 22891906 +E-mail/PDF: gecsed@recoverycorp.com Apr 04 2013 00:34:18 GEMB / JC Penney, PO Box 103104,  
     Roswell, GA 30076-9104  
 22891888 E-mail/Text: cio.bncmail@irs.gov Apr 04 2013 00:16:08 Internal Revenue Service,  
     Post Office Box 7346, Philadelphia PA 19101-7346  
 22891908 +E-mail/Text: bnckohlsnotices@becket-lee.com Apr 04 2013 00:19:54 Kohls/Capone, PO Box 3084,  
     Milwaukee, WI 53201-3084  
 22891911 E-mail/Text: bankruptcydepartment@ncogroup.com Apr 04 2013 00:26:17 NCO Financial Systems,  
     PO Box 15618, Wilmington, DE 19850-5618  
 22891913 +E-mail/Text: knederostek@pplgold.org Apr 04 2013 00:22:55 PPL Gold Credit Union,  
     4703 Hamilton Blvd, Allentown, PA 18103-6066  
 22891916 E-mail/Text: bnc@ursi.com Apr 04 2013 00:23:05 United Recovery Systems, PO Box 722929,  
     Houston, TX 77272-2929  
 22891886 +E-mail/Text: revenuebankruptcy@volusia.org Apr 04 2013 00:25:02 Volusia County Tax Collector,  
     123 West Indiana Avenue, Room 103, Deland FL 32720-4615  
 22891917 E-mail/PDF: gecsed@recoverycorp.com Apr 04 2013 00:31:14 Walmart / GECRB, PO Box 530927,  
     Atlanta, GA 30353-0927

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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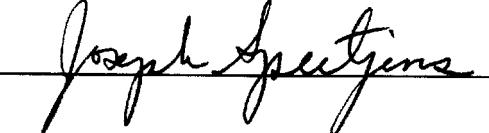
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2013

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2013 at the address(es) listed below:

David E Abeles on behalf of Debtor Raquel Santos sharon@centralfloridalegal.com  
Gene T Chambers gtchambers@cfl.rr.com, gtc@trustesolutions.com;gtc@trustesolutions.net  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

[Docondel] [District Order Conditionally Closing]

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
ORLANDO DIVISION  
www.flmb.uscourts.gov

In re:

Case No. 6:12-bk-17274-KSJ  
Chapter 7

Raquel Santos  
3201 Pigeon Cove St  
Deltona, FL 32738

Debtor\* /

**ORDER APPROVING ACCOUNT AND  
CONDITIONALLY CLOSING ESTATE WITHOUT ENTRY OF DISCHARGE**

The Court finds that the trustee in the above-captioned case has completed all disbursements, if any, as required, has rendered a full and complete account thereof, and has performed all duties required for the administration of this estate.

The Debtor has not filed a certificate of completion of an instructional course concerning personal financial management required by 11 U.S.C. § 727(a)(11) and the Debtor is not entitled to receive a discharge. Accordingly, it is

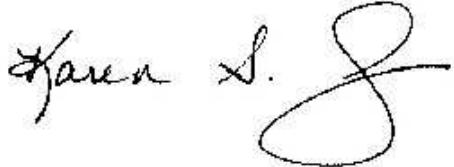
**ORDERED:**

1. This case is administratively closed subject to the Debtor's filing a certificate of completion of an instructional course concerning personal financial management within 30 days of the entry of this order. If the Debtor files a certificate within the 30-day period, the Clerk shall review the case for entry of discharge without the requirement for the Debtor to file a motion to reopen and pay a reopening fee.
2. If the Debtor does not file a certificate of completion within the 30-day period, the report is approved and the estate is closed without further notice, hearing, or order. The Trustee is discharged from and relieved of the trust, the bond of the Trustee is canceled, and the surety or sureties thereon are released from further liability thereunder, except any liability which may have accrued during the time such bond was in effect.
3. All motions/objections/applications that have not been resolved are denied as moot.

4. The Clerk shall dispose of any exhibits left unclaimed in any matter or proceeding unless notified by the appropriate party within 30 days.

BY THE COURT

Dated: April 3, 2013

A handwritten signature in black ink, appearing to read "Karen S. J." The signature is fluid and cursive, with a large, stylized 'J' at the end.

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Karen S. Jennemann  
Chief United States Bankruptcy Judge

\*All references to "Debtor" shall include and refer to both debtors in a case filed jointly by two individuals.